

Fill in this information to identify the case:

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

United States Bankruptcy Court for the District of New Jersey

Case number 23-12365

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 04/2023

Date report filed: 05/22/2023
MM/DD/YYYY

Line of business: Individual wage earner

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party Masahiko Negita and Yasuko Negita, Co-De

Original signature of responsible party 

Printed name of responsible party Masahiko Negita and Yasuko Negita

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 56,318.00

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 28,706.00

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 27,941.00

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 765.00

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 57,083.00

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 18,513.06

Debtor Name Masahiko and Yasuko Negita, Co-DebtorsCase number 23-12365**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ _____
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? _____
27. What is the number of employees as of the date of this monthly report? _____

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ _____
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ _____
30. How much have you paid this month in other professional fees? \$ _____
31. How much have you paid in total other professional fees since filing the case? \$ _____

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 6,941.00	—	\$ 28,706.00	=	\$ -21,765.00
33. Cash disbursements	\$ 9,836.00	—	\$ 27,941.00	=	\$ -18,105.00
34. Net cash flow	\$ -2,895.00	—	\$ 765.00	=	\$ -3,660.00
35. Total projected cash receipts for the next month:					\$ 6,941.00
36. Total projected cash disbursements for the next month:					— \$ 9,836.00
37. Total projected net cash flow for the next month:					= \$ -2,895.00

Debtor Name: Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Masahiko Negita
Yasuko Negita
Co-Debtors
Case No.: 23-12365
Cash Receipts
April 2023

Date	Amount
04/01/2023	0.09
04/03/2023	3,550.00
04/07/2023	0.02
04/07/2023	4,093.02
04/07/2023	0.06
04/10/2023	573.67
04/10/2023	858.36
04/10/2023	3,174.39
04/10/2023	2,668.56
04/12/2023	3,773.19
04/12/2023	4,011.53
04/21/2023	1,991.47
04/28/2023	0.01
04/28/2023	<u>4,011.53</u>
	<u><u>28,705.90</u></u>

Masahiko Negita
Yasuko Negita
Co-Debtors
Case No.: 23-12365
Cash Disbursements
April 2023

<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Amount</u>
04/03/2023	dm	TD Bank	3,550.00
04/04/2023	985	Chase	468.01
04/07/2023	dm	Wells Fargo	927.43
04/07/2023	dm	Wells Fargo	3,152.16
04/07/2023	dm	Wells Fargo	1,064.04
04/07/2023	dm	Wells Fargo	940.84
04/10/2023	dm	Wells Fargo	2,668.56
04/10/2023	dm	Bank of America	573.67
04/10/2023	dm	Chase	858.36
04/10/2023	dm	Wells Fargo	3,174.39
04/11/2023	dm	The Hartford	375.94
04/12/2023	dm	Wells Fargo	3,536.18
04/12/2023	dm	Wells Fargo	237.01
04/12/2023	101	PNC Bank	3,836.97
04/19/2023	102	Chase	1,635.06
04/19/2023	103	Optimum	250.77
04/19/2023	104	Veolia	43.24
04/21/2023	dm	CVS Pharmacy	15.00
04/28/2023	dm	PSEG	632.95
Total			<u>27,940.58</u>

Masahiko Negita
Yasuko Negita
Co-Debtors
Case No.: 23-12365
Post Petition Payables
as of April 30, 2023

Rabinowitz, Lubetkin & Tully	31-60	5,000.00
Sean Raquet CPA LLC	31-60	1,000.00
Rabinowitz, Lubetkin & Tully	0-30	16,250.56
Sean Raquet CPA LLC	0-30	<u>2,262.50</u>
Total		<u><u>18,513.06</u></u>

8:24 AM

05/20/23

Negita

Reconciliation Detail

Wells Fargo 8343, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						0.00
Cleared Transactions						
Checks and Payments - 6 items						
Check	04/12/2023	101	PNC Bank	X	-3,836.97	-3,836.97
Check	04/19/2023	102	Chase	X	-1,635.06	-5,472.03
Check	04/19/2023	103	Optimum	X	-250.77	-5,722.80
Check	04/19/2023	104	Veolia	X	-43.24	-5,766.04
Check	04/21/2023	dm	CVS Pharmacy	X	-15.00	-5,781.04
Check	04/28/2023	dm	PSEG	X	-632.95	-6,413.99
Total Checks and Payments					-6,413.99	-6,413.99
Deposits and Credits - 7 items						
Transfer	04/07/2023			X	4,093.02	4,093.02
Transfer	04/10/2023			X	2,668.56	6,761.58
Transfer	04/10/2023			X	3,174.39	9,935.97
Transfer	04/12/2023			X	3,773.19	13,709.16
General Journal	04/12/2023	1		X	4,011.53	17,720.69
Deposit	04/21/2023			X	1,991.47	19,712.16
Deposit	04/28/2023			X	4,011.53	23,723.69
Total Deposits and Credits					23,723.69	23,723.69
Total Cleared Transactions					17,309.70	17,309.70
Cleared Balance					17,309.70	17,309.70
Register Balance as of 04/30/2023					17,309.70	17,309.70
Ending Balance					17,309.70	17,309.70

Wells Fargo Everyday Checking

April 30, 2023 ■ Page 1 of 5

**WELLS
FARGO**

YASUKO NEGITA
 MASAHICO NEGITA
 DEBTOR IN POSSESSION
 CH11 CASE #23-12365 (NJ)
 8 FLORAL TERRACE
 TENAFLY NJ 07670

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
 P.O. Box 6995
 Portland, OR 97228-6995

You and Wells Fargo

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at
www.wellsfargo.com/spottaxscams.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Statement period activity summary

Beginning balance on 4/7	\$0.00
Deposits/Additions	23,723.69
Withdrawals/Subtractions	- 6,413.99
Ending balance on 4/30	\$17,309.70

Account number: XXXXXXXXXX 8343

YASUKO NEGITA
MASAHICO NEGITA
DEBTOR IN POSSESSION
CH11 CASE #23-12365 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/7		Deposit Made In A Branch/Store	4,093.02		4,093.02
4/10		Deposit Made In A Branch/Store	3,174.39		
4/10		Deposit Made In A Branch/Store	2,668.56		9,935.97
4/12		Deposit	4,011.53		
4/12		Deposit	3,773.19		
4/12	101	Check		3,836.97	13,883.72
4/20	102	Check		1,635.06	12,248.66
4/21		Edeposit IN Branch/Store 04/21/23 11:25:19 Am 1 W Railroad Ave Tenaflly NJ	1,991.47		
4/21		Purchase authorized on 04/20 Cvs/Pharmacy #0074 Tenaflly NJ S583110507152618 Card 2205		15.00	14,225.13
4/25	^ 103	Optimum/Suddnlnk Cable Serv 230424 00103 07802041285052		250.77	
4/25	104	Check		43.24	13,931.12
4/28		Edeposit IN Branch/Store 04/28/23 09:20:45 Am 1 W Railroad Ave Tenaflly NJ	4,011.53		
4/28		Public Service Pseg 007274524607 Masahiko Negita		632.95	17,309.70
Ending balance on 4/30					17,309.70
Totals			\$23,723.69	\$6,413.99	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
101	4/12	3,836.97	103	4/25	250.77	104	4/25	43.24
102	4/20	1,635.06						

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/07/2023 - 04/30/2023

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$500.00	\$4,093.02 <input checked="" type="checkbox"/>
· Total amount of qualifying electronic deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee summary (continued)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.
RC/RC



IMPORTANT ACCOUNT INFORMATION

Important information regarding upcoming changes to the Campus Card benefits linked to an Everyday Checking account.

On June 5, 2023, Campus Card fee benefits will change.

1. The monthly service fee waiver benefit will end 60 days after an Everyday Checking account is no longer linked to an active Campus Card. However, the \$10 monthly service fee for Everyday Checking can be avoided if the account meets ONE of the following options each fee period:

- \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Primary account owner is 17-24 years old**
- Account linked to a Wells Fargo Campus ATM Card or Campus Debit Card***

2. Courtesy refunds provided with a linked Campus Card will continue for one overdraft fee*** and one incoming wire transfer fee***, but the time period for calculating these refunds is changing from calendar month to fee period.

Statements include a monthly service fee summary with the dates of the fee period. The monthly service fee summary with the dates of the fee period is also available online in the account's Balance Details and in the mobile app in the Activity Summary section.

There is no change to the following Campus Card benefit: No Wells Fargo fees for up to four cash withdrawals per fee period from non-Wells Fargo ATMs in the U.S. (Fees charged by non-Wells Fargo ATM operator or network may apply.)***

*A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit. An ACH direct deposit made available early with Early Pay Day does not count towards the bonus requirements until it posts to your account and is no longer pending (e.g., the pay date scheduled by your payor).

**When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.

***These benefits will take effect within 45 days following the linkage of a Campus Card to an Everyday Checking account. Benefits will end 60 days after the Campus Card is no longer linked, and the Bank's standard Everyday Checking account terms and fees apply.

The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

Wells Fargo Campus Card program

Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card SM program.

Please let us know if you have questions

If you have questions about these changes or would like to make changes to your account, please contact your local banker or call the number listed on your statement. We are here to help.

Thank you for banking with Wells Fargo. We appreciate your business.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

Outgoing wire transfer fees

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+
\$

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

Important Information You Should Know

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ If your account has a negative balance:

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ **In case of errors or questions about your electronic transfers:**

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



YASUKO NEGITA MASAHIKO NEGITA 8 FLORAL TERRACE TENAFLY, NJ 07670		101	
Pay to the Order of <u>PNC BANK</u>		Date <u>4/12/23</u>	<u>97</u>
<u>Three hundred and thirty six</u>		<u>\$3,836</u>	<u>97</u>
<u>Dollars</u>		<u>97</u>	<u>97</u>
For # <u>0003753754</u>		<u>97</u>	
WELLS FARGO BANK, N.A. New Jersey wellsfargo.com		PNC BANK PNC PNC BANK	

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YASUKO NEGITA
MASAHIKO NEGITA
8 FLORAL TERRACE
TENAFLY, NJ 07670

4/19/23

Pay to the CHASE
Order of

Sixteen hundred Thirty Five ⁰⁰/₁₀₀ Dollars \$ 1,635.⁰⁶/₁₀₀

Wells Fargo Bank, N.A.
New Jersey
wellsfargo.com

For # 7600457902

104

YASUKO NEGITA
MASAHIKO NEGITA
8 FLORAL TERRACE
TENAFLY, NJ 07670

Pay to the Order of VEOLIA

County three 00 Dollars

Date 4/19/23

\$ 43.²⁴

WELLS FARGO
WELLS FARGO BANK, N.A.
Member FDIC

For 10005947221111

5:09 PM

05/19/23

Negita

Reconciliation Detail

Bank of America 1997, Period Ending 04/29/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,094.89
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/10/2023	dm	Wells Fargo	X	-2,668.56	-2,668.56
Total Checks and Payments					-2,668.56	-2,668.56
Deposits and Credits - 1 item						
Transfer	04/10/2023			X	573.67	573.67
Total Deposits and Credits					573.67	573.67
Total Cleared Transactions					-2,094.89	-2,094.89
Cleared Balance					-2,094.89	0.00
Register Balance as of 04/29/2023					-2,094.89	0.00
Ending Balance					-2,094.89	0.00



P.O. Box 15284
Wilmington, DE 19850

YASUKO NEGITA
8 FLORAL TER
TENAFLY, NJ 07670

Client service information

☎ 1.800.MERRILL (1.800.637.7455)

En Español: 1.800.688.6086

🌐 bankofamerica.com

✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Bank of America banking statement summary

for March 30, 2023 to April 26, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Bank of America Regular Checking	██████████1997	\$0.00	Page 3
Regular Savings	██████████7791	\$0.00	Page 5
Total balance		\$0.00	

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts client) (20 business days if you are a new client, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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Account number: [REDACTED] 997

Your Bank of America Regular Checking

YASUKO NEGITA

Account summary

Beginning balance on March 30, 2023	\$2,094.89
Deposits and other additions	573.67
Withdrawals and other subtractions	-2,668.56
Checks	-0.00
Service fees	-0.00
Ending balance on April 26, 2023	\$0.00

Deposits and other additions

Date	Description	Amount
04/10/23	Agent Assisted transfer from SAV 7791 Confirmation# rcolg0hwi	573.67
Total deposits and other additions		\$573.67

Withdrawals and other subtractions

Date	Description	Amount
04/10/23	BKOFAMERICA BC 04/10 #000001443 WITHDRWL	-2,668.56
Total withdrawals and other subtractions		-\$2,668.56

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](https://www.bankofamerica.com) and enter Visually Impaired Access from the home page.

5:10 PM

Negita

05/19/23

Reconciliation Detail

Bank of America 7791, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						573.67
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/10/2023	dm	Bank of America	X	-573.67	-573.67
Total Checks and Payments					-573.67	-573.67
Total Cleared Transactions					-573.67	-573.67
Cleared Balance					-573.67	0.00
Register Balance as of 04/30/2023					-573.67	0.00
Ending Balance					-573.67	0.00



Account number: [REDACTED] 7791

Your Regular Savings

YASUKO NEGITA

Account summary

Beginning balance on March 30, 2023	\$573.67
Deposits and other additions	0.00
Withdrawals and other subtractions	-573.67
Service fees	-0.00
Ending balance on April 26, 2023	\$0.00

Interest Paid Year To Date: \$0.01.

Withdrawals and other subtractions

Date	Description	Amount
04/10/23	Agent Assisted transfer to CHK 1997 Confirmation# rcolg0hwi	-573.67
Total withdrawals and other subtractions		-\$573.67

5:10 PM

Negita

05/19/23


Reconciliation Detail
Chase 4082, Period Ending 04/24/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						858.36
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/10/2023	dm	Chase	X	-858.36	-858.36
Total Checks and Payments					-858.36	-858.36
Total Cleared Transactions					-858.36	-858.36
Cleared Balance					-858.36	0.00
Register Balance as of 04/24/2023					-858.36	0.00
Ending Balance					-858.36	0.00



JP Morgan Chase Bank, N.A.
PO Box 659754
San Antonio, TX 78265-9754

Questions?

 [chase.com](https://www.chase.com)

 1-800-935-9935

We accept operator relay calls

05/04/2023

Yasuko Negita
8 Floral Ter
Tenafly, NJ 07670

Update: We closed your account

Your account ending in 4082

Dear Yasuko,

Thank you for your recent inquiry about your account. We closed your account above on 04/10/2023.
If you have questions, please call us at 1-800-935-9935 or visit any of our branches.

Sincerely,

Customer Service



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

March 25, 2023 through April 26, 2023
Account Number: [REDACTED] 1082

00059789 DRE 802 143 11723 NNNNNNNNNN T 1 000000000 18 0000
YASUKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls



Good news — we've eliminated two fees

We're no longer charging the:

- **Deposited Item Returned or Cashed Check Returned Fee** — This was a \$12 fee we charged if an item you deposited or cashed was returned unpaid. We stopped charging this fee as of **December 1, 2022**.
- **Savings Withdrawal Limit Fee** — This was a \$5 fee we charged for each withdrawal or transfer (over six) out of a Chase savings account in a monthly statement period, maximum of three fees per monthly statement period. We stopped charging this fee as of **March 19, 2023**.

We're also changing the name **Insufficient Funds Fee** to **Overdraft Fee**. There are no changes to how and when we charge this fee or the ways to avoid this fee.

As we update and remove references to these three fees, you may continue to see them listed in the Chase Mobile® app¹, on chase.com and in other materials.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

¹Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

SAVINGS SUMMARY

Chase Savings

	AMOUNT
Beginning Balance	\$858.36
Other Withdrawals	-858.36
Ending Balance	\$0.00
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	\$0.03

Please note that this account was closed on 04/10/23.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$858.36
04/10	04/10 Transfer To Chk Xxxxx8365	-858.36	0.00
	Ending Balance		\$0.00



March 25, 2023 through April 26, 2023
Account Number: [REDACTED] 082

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

5:11 PM

05/19/23

Negita

Reconciliation Detail
Chase 8365, Period Ending 04/24/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,316.03
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/10/2023	dm	Wells Fargo	X	-3,174.39	-3,174.39
Total Checks and Payments					-3,174.39	-3,174.39
Deposits and Credits - 1 item						
Transfer	04/10/2023			X	858.36	858.36
Total Deposits and Credits					858.36	858.36
Total Cleared Transactions					-2,316.03	-2,316.03
Cleared Balance					-2,316.03	0.00
Register Balance as of 04/24/2023					-2,316.03	0.00
Ending Balance					-2,316.03	0.00



JP Morgan Chase Bank, N.A.
PO Box 659754
San Antonio, TX 78265-9754

Questions?

 [chase.com](https://www.chase.com)

 1-800-935-9935

We accept operator relay calls

05/04/2023

Yasuko Negita
8 Floral Ter
Tenafly, NJ 07670

Update: We closed your account

Your account ending in 8365

Dear Yasuko,

Thank you for your recent inquiry about your account. We closed your account above on 04/10/2023 .
If you have questions, please call us at 1-800-935-9935 or visit any of our branches.

Sincerely,

Customer Service



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

March 25, 2023 through April 26, 2023

Account Number: [REDACTED] 3365

01181160 DRE 802 219 11723 NNNNNNNNNN 1 000000000 18

YASUKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls



Good news — we've eliminated two fees

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If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

¹ Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$2,316.03
Deposits and Additions	858.36
Other Withdrawals	-3,174.39
Ending Balance	\$0.00

Please note that this account was closed on 04/10/23.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/10	Transfer From Sav Xxxxxx4082	\$858.36
Total Deposits and Additions		\$858.36



March 25, 2023 through April 26, 2023
Account Number: [REDACTED] 3365

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/10	04/10 Withdrawal	\$3,174.39
Total Other Withdrawals		\$3,174.39

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- The amount of the suspected error.

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For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

5:12 PM

05/19/23

Negita

Reconciliation Detail

TD 8803, Period Ending 04/30/2023

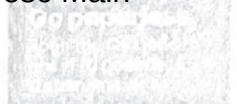
Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						830.13
Cleared Transactions						
Checks and Payments - 3 items						
Check	04/04/2023	985	Chase	X	-468.01	-468.01
Check	04/11/2023	dm	The Hartford	X	-375.94	-843.95
Check	04/12/2023	dm	Wells Fargo	X	-3,536.18	-4,380.13
Total Checks and Payments					-4,380.13	-4,380.13
Deposits and Credits - 1 item						
Transfer	04/03/2023			X	3,550.00	3,550.00
Total Deposits and Credits					3,550.00	3,550.00
Total Cleared Transactions					-830.13	-830.13
Cleared Balance					-830.13	0.00
Register Balance as of 04/30/2023					-830.13	0.00
Ending Balance					-830.13	0.00



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STATEMENT OF ACCOUNT



YASUKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

Page: 1 of 3
Statement Period: Apr 08 2023-Apr 12 2023
Cust Ref #: 4250458803-630-0-***
Primary Account #: [REDACTED] 8803

TD Convenience Checking

YASUKO NEGITA

Account # [REDACTED] 8803

ACCOUNT SUMMARY

Beginning Balance	3,912.12	Average Collected Balance	3,054.50
		Interest Earned This Period	0.00
Electronic Payments	375.94	Interest Paid Year-to-Date	0.00
Other Withdrawals	3,536.18	Annual Percentage Yield Earned	0.00%
Ending Balance	0.00	Days in Period	4

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/11	ACH DEBIT, HARTFORD LIFE & INS. PREM U****9825 004	375.94
	Subtotal:	375.94

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/12	ACCOUNT CLOSED	3,536.18
	Subtotal:	3,536.18

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/07	3,912.12	04/12	0.00
04/11	3,536.18		

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E

STATEMENT OF ACCOUNT



YASUKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

Page: 1 of 5
Statement Period: Mar 08 2023-Apr 07 2023
Cust Ref #: 4250458803-630-E-***
Primary Account #: [REDACTED] 803

TD Convenience Checking

YASUKO NEGITA

Account # 425-0458803

ACCOUNT SUMMARY

Beginning Balance	767.08	Average Collected Balance	15,331.30
Deposits	13,907.42	Interest Earned This Period	0.00
Electronic Deposits	52,271.49	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	2,662.96	Days in Period	31
Electronic Payments	11,611.42		
Other Withdrawals	48,759.49		
Ending Balance	3,912.12		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits			
POSTING DATE	DESCRIPTION		AMOUNT
03/08	DEPOSIT		400.00
03/15	DEPOSIT		3,507.42
03/15	DEPOSIT		4,000.00
03/15	DEPOSIT		6,000.00
Subtotal:			13,907.42

Electronic Deposits			
POSTING DATE	DESCRIPTION		AMOUNT
03/10	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 751		48,721.49
04/03	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 51		3,550.00
Subtotal:			52,271.49

Checks Paid		No. Checks: 3	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments			
DATE	SERIAL NO.		AMOUNT	DATE	SERIAL NO.	AMOUNT
03/17	983		1,604.13	04/04	985	468.01
03/17	984		590.82			
Subtotal:						2,662.96

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

YASUKO NEGITA

Page: 3 of 5
Statement Period: Mar 08 2023-Apr 07 2023
Cust Ref #: 4250458803-630-E-***
Primary Account #: 425-0458803

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/09	ACH DEBIT, HARTFORD LIFE & INS. PREM U****9825 004	375.94
03/16	ACH IAT DEBIT, Wise Ltd TRNWISE 34538479	11,235.48
	Subtotal:	11,611.42

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/15	WIRE TRANSFER OUTGOING, Rabinowitz Lubetkin And Tully Llc	11,983.49
03/15	WIRE TRANSFER FEE	30.00
03/20	DEBIT	36,746.00
	Subtotal:	48,759.49

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/07	767.08	03/16	39,771.08
03/08	1,167.08	03/17	37,576.13
03/09	791.14	03/20	830.13
03/10	49,512.63	04/03	4,380.13
03/15	51,006.56	04/04	3,912.12

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

YASUKO NEGITA

Page: 5 of 5
Statement Period: Mar 08 2023-Apr 07 2023
Cust Ref #: 4250458803-630-E-***
Primary Account #: 425-0458803

YASUKO NEGITA 06-10 983
8 FLORAL TERRACE
TENAFLY, NJ 07670
3/15/23
Pay to the Order of CHASE \$1,604.13
for hundred and four dollars and 13 cents
TD Bank
Account's Most Convenient Bank®
#7600457902
⑆03⑆20⑆360⑆ 803⑆ 0983

#983 03/17 \$1,604.13

YASUKO NEGITA 06-10 984
8 FLORAL TERRACE
TENAFLY, NJ 07670
3/10/23
Pay to the Order of PSEG \$590.82
for hundred and ninety dollars and 82 cents
TD Bank
Account's Most Convenient Bank®
#7774524607
⑆03⑆20⑆360⑆ 803⑆ 0984

#984 03/17 \$590.82

YASUKO NEGITA 06-10 985
8 FLORAL TERRACE
TENAFLY, NJ 07670
4/4/23
Pay to the Order of CHASE \$468.01
for hundred and sixty eight dollars and one cent
TD Bank
Account's Most Convenient Bank®
#12117918184001
⑆03⑆20⑆360⑆ 803⑆ 0985

#985 04/04 \$468.01

5:13 PM

05/19/23

Negita

Reconciliation Detail

TD Bank 4751, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						3,787.01
Cleared Transactions						
Checks and Payments - 2 items						
Check	04/03/2023	dm	TD Bank	X	-3,550.00	-3,550.00
Check	04/12/2023	dm	Wells Fargo	X	-237.01	-3,787.01
Total Checks and Payments					-3,787.01	-3,787.01
Total Cleared Transactions					-3,787.01	-3,787.01
Cleared Balance					-3,787.01	0.00
Register Balance as of 04/30/2023					-3,787.01	0.00
Ending Balance					-3,787.01	0.00



America's Most Convenient Bank®

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STATEMENT OF ACCOUNT



YASUKO NEGITA
MASAHIKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

Page: 1 of 3
Statement Period: Apr 04 2023-Apr 12 2023
Cust Ref #: 4375384751-630-7-###
Primary Account #: [REDACTED]

TD Convenience Checking

YASUKO NEGITA
MASAHIKO NEGITA

Account # 437-5384751

ACCOUNT SUMMARY

Beginning Balance	237.01	Average Collected Balance	210.67
		Interest Earned This Period	0.00
Other Withdrawals	237.01	Interest Paid Year-to-Date	0.00
Ending Balance	0.00	Annual Percentage Yield Earned	0.00%
		Days in Period	8

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/12	ACCOUNT CLOSED	237.01
	Subtotal:	237.01

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/03	237.01	04/12	0.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

7

STATEMENT OF ACCOUNT



YASUKO NEGITA
MASAHIKO NEGITA
8 FLORAL TER
TENAFLY NJ 07670-2404

Page: 1 of 3
Statement Period: Mar 04 2023-Apr 03 2023
Cust Ref #: 4375384751-630-7-###
Primary Account #: [REDACTED] 751

TD Convenience Checking

YASUKO NEGITA
MASAHIKO NEGITA

Account # 437-5384751

ACCOUNT SUMMARY

Beginning Balance	4,079.59	Average Collected Balance	293.59
Deposits	52,228.91	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	56,071.49	Annual Percentage Yield Earned	0.00%
Ending Balance	237.01	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/09	DEPOSIT	48,721.49
03/31	DEPOSIT	3,507.42
	Subtotal:	52,228.91

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/06	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8803	3,800.00
03/10	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8803	48,721.49
04/03	eTransfer Debit, Online Xfer Transfer to CK [REDACTED] 8803	3,550.00
	Subtotal:	56,071.49

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/03	4,079.59	03/10	279.59
03/06	279.59	03/31	3,787.01
03/09	49,001.08	04/03	237.01

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

5:15 PM

05/19/23

Negita

Reconciliation Detail
CMA 1284, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						877.44
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	04/28/2023			X	0.01	0.01
Total Deposits and Credits					0.01	0.01
Total Cleared Transactions					0.01	0.01
Cleared Balance					0.01	877.45
Register Balance as of 04/30/2023					0.01	877.45
Ending Balance					0.01	877.45

5:17 PM

Negita

05/19/23

Reconciliation Detail
Merrill 3455, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,322.41
Cleared Transactions						
Checks and Payments - 1 item						
Transfer	03/01/2022	dm		X	-877.44	-877.44
Total Checks and Payments					-877.44	-877.44
Total Cleared Transactions					-877.44	-877.44
Cleared Balance					-877.44	444.97
Register Balance as of 04/30/2023					-877.44	444.97
Ending Balance					-877.44	444.97



Online at: www.mymerrill.com

MRS YASUKO NEGITA
309 KNICKERBOCKER RD
TENAFLY NJ 07670-2417

Account Number: [REDACTED] 2484

24-Hour Assistance: (800) MERRILL
Access Code [REDACTED] 484

Net Portfolio Value: \$877.45

Your Financial Advisor:

JOHN GAGLIARDO
75 ROCKEFELLER PLAZA 2ND FLOOR
NEW YORK NY 10019
john_gagliardo@ml.com
1-212-415-7723

CMA® ACCOUNT

April 01, 2023 - April 28, 2023

	This Statement	Year to Date
Opening Value (04/01)	\$877.44	
Total Credits	0.01	0.04
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
Closing Value (04/28)	\$877.45	

ASSETS	April 28	March 31
Cash/Money Accounts	877.45	877.44
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	877.45	877.44
TOTAL ASSETS	\$877.45	\$877.44
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$877.45	\$877.44

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MRS YASUKO NEGITA

Account Number: 2484

24-Hour Assistance: (800) MERRILL
Access Code: 2484

April 01, 2023 - April 28, 2023

CMA® ACCOUNT

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$877.44	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
Net Cash Flow	-	-

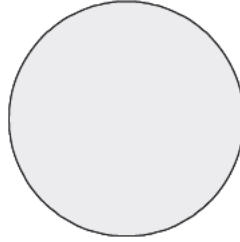
OTHER TRANSACTIONS

Dividends/Interest Income	0.01	0.04
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$877.45	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

☐ Cash/Money Accounts
TOTAL 100.00%
100%



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements		X
Performance Reports		X
Trade Confirmations		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X



MRS YASUKO NEGITA

Account Number: 2484

ACCOUNT INVESTMENT OBJECTIVE

April 01, 2023 - April 28, 2023

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	877	877	.01	0.01	877
TOTAL ML Bank Deposit Program	877			0.01	877

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total		Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
		Cost Basis					
CASH	0.45	0.45			.45		
ML BANK DEPOSIT PROGRAM FDIC INSURED NOT SIPC COVERED	877.00	877.00	1.0000		877.00		.01
TOTAL		877.45			877.45		.01
LONG PORTFOLIO							
TOTAL YIELD .01%		877.45		877.45	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income

MRS YASUKO NEGITA

Account Number: 2484

24-Hour Assistance: (800) MERRILL
Access Code: 2484

YOUR CMA TRANSACTIONS

April 01, 2023 - April 28, 2023

DIVIDENDS/INTEREST INCOME TRANSACTIONS		Transaction Type	Quantity	Income	Income Year To Date
Date	Description				
Taxable Interest					
04/28	BANK DEPOSIT INTEREST	Bank Interest		.01	
Subtotal (Taxable Interest)				.01	.04
NET TOTAL				.01	.04

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at www.fdic.gov/articles/benchmark-interest-rate-reform.html



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About Us

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Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at www.finra.org

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit[®] and Preferred Deposit for Business[®] balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

□	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
.	Transactions reported to the IRS
.OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.



Online at: www.mymerrill.com

MRS YASUKO NEGITA
309 KNICKERBOCKER RD
TENAFLY NJ 07670-2417

Account Number: [REDACTED] 3455

24-Hour Assistance: (800) MERRILL

Access Code: [REDACTED] 3455

Net Portfolio Value: \$444.97

Your Financial Advisor:

JOHN GAGLIARDO
75 ROCKEFELLER PLAZA 2ND FLOOR
NEW YORK NY 10019
john_gagliardo@ml.com
1-212-415-7723

CMA® ACCOUNT

This account is enrolled in the Master Financial Service

April 01, 2023 - April 28, 2023

	This Statement	Year to Date
Opening Value (04/01)	\$444.97	
Total Credits	-	0.01
Total Debits	-	(125.00)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
Closing Value (04/28)	\$444.97	

ASSETS	April 28	March 31
Cash/Money Accounts	444.97	444.97
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	444.97	444.97
TOTAL ASSETS	\$444.97	\$444.97
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$444.97	\$444.97

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Investment products: ☐ Are Not FDIC Insured ☐ Are Not Bank Guaranteed ☐ May Lose Value

MRS YASUKO NEGITA

Account Number: 3455

24-Hour Assistance: (800) MERRILL
Access Code: 3455

April 01, 2023 - April 28, 2023

CMA® ACCOUNT

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$444.97	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	(125.00)
Subtotal	-	(125.00)
Net Cash Flow	-	(\$125.00)

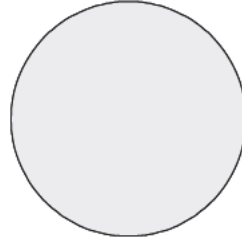
OTHER TRANSACTIONS

Dividends/Interest Income	-	0.01
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$444.97	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

☐ Cash/Money Accounts
TOTAL 100.00%
100%



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements		X
Performance Reports		X
Trade Confirmations		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X



MRS YASUKO NEGITA

Account Number: 3455

ACCOUNT INVESTMENT OBJECTIVE

April 01, 2023 - April 28, 2023

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	444	444	.01	0.00	444
TOTAL ML Bank Deposit Program	444			0.00	444

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total		Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
		Cost Basis					
CASH	0.97	0.97			.97		
-ML BANK DEPOSIT PROGRAM	444.00	444.00	1.0000	444.00			.01
-FDIC INSURED NOT SIPC COVERED							
TOTAL		444.97		444.97			.01
LONG PORTFOLIO							
		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	
TOTAL	YIELD .01%	444.97	444.97				

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS Date Description	Transaction Type	Quantity	Income	Income Year To Date
Taxable Interest				

+

MRS YASUKO NEGITA

Account Number: 3455

24-Hour Assistance: (800) MERRILL
Access Code: 3455

YOUR CMA TRANSACTIONS

April 01, 2023 - April 28, 2023

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)		Quantity	Income	Income Year To Date
Date	Description			
Taxable Interest				
Subtotal (Taxable Interest)				.01
NET TOTAL				.01

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at www.fdic.gov/articles/benchmark-interest-rate-reform.html



Primary Account: 3455

MRS YASUKO NEGITA
309 KNICKERBOCKER RD
TENAFLY NJ 07670-2417

WEALTH MANAGEMENT REPORT

April 01, 2023 - April 28, 2023

PORTFOLIO SUMMARY		April 28	March 31	Month Change
Net Portfolio Value		\$1,322.42	\$1,322.41	\$0.01 ▲
Your assets		\$1,322.42	\$1,322.41	\$0.01 ▲
Your liabilities		-	-	-
Your Net Cash Flow (Inflows/Outflows)		-	-	-
Securities You Transferred In/Out		-	-	-
Subtotal Net Contributions		-	-	-
Your Dividends/Interest Income		\$0.01	\$0.01	-
Your Market Gains/(Losses)		-	-	-
Subtotal Investment Earnings		\$0.01	\$0.01	\$0.01

If you have questions on your statement,
call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code: 51-528-23455

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
JOHN GAGLIARDO
75 ROCKEFELLER PLAZA 2ND FLOOR
NEW YORK NY 10019
john.gagliardo@ml.com
1-212-415-7723

Up-to-date account information can be viewed
at: www.mymerrill.com, where your statements
are archived for three or more years.

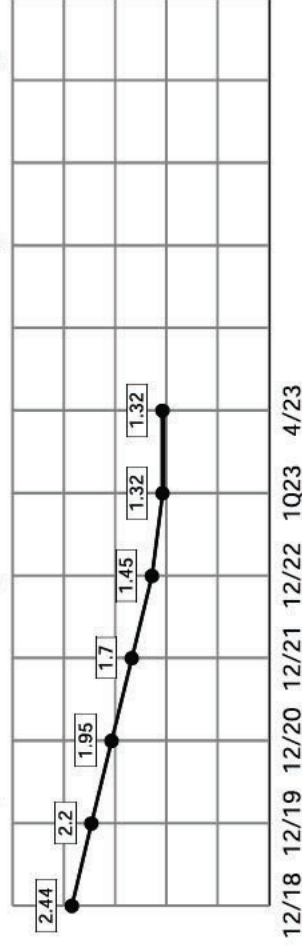
Questions about MyMerrill? Click the "help" tab
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Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2018-2023



Primary Account: 3455

24-Hour Assistance: (800) MERRILL
Access Code: 455

April 01, 2023 - April 28, 2023

YOUR ACCOUNTS

	Account No.	Account Type/Managing Firm	April 28	March 31	Page
INVESTMENTS & CASH MANAGEMENT					
MRS YASUKO NEGITA	3455	Master CMA	444.97	444.97	6
MRS YASUKO NEGITA	2484	CMA	877.45	877.44	10
Subtotal			1,322.42	1,322.41	

RETIREMENT

Maxed out your 401(k) contributions yet? You may be able to contribute to an IRA. Talk with your advisor today.

CREDIT & LENDING

Want a credit card that has the flexibility to redeem points for what matters to you most? Ask your advisor.

ESTATE PLANNING SERVICES

Have your goals changed since you purchased a life insurance policy? Ask your advisor about an insurance policy review.

SOLUTIONS FOR BUSINESS

Consider a Working Capital Management Account® to help manage business cash flow. Talk to your advisor.

■ Your account statement is enrolled in electronic delivery viewable on www.mymerrill.com

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These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.



Primary Account: 3455

April 01, 2023 - April 28, 2023

YOUR BALANCE SHEET (for your Merrill accounts)

ASSETS

	April 28	March 31
Cash/Money Accounts	1,322.42	1,322.41
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	1,322.42	1,322.41
TOTAL ASSETS	\$1,322.42	\$1,322.41
LIABILITIES		
Margin Loan/Debit Balance	-	-
Short Market Value	-	-
Subtotal	-	-
NET PORTFOLIO VALUE	\$1,322.42	\$1,322.41

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account ⁽¹⁾	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	-	-
TOTAL LIABILITIES	-	-

⁽¹⁾ Secured by assets in a Merrill account

CASH FLOW

	This Report	Year to Date
Opening Cash/Money Accounts	\$1,322.41	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
Net Cash Flow	0.01	0.05
Dividends/Interest Income	-	-
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$1,322.42	

Primary Account: 455
24-Hour Assistance: (800) MERRILL
Access Code: 455
April 01, 2023 - April 28, 2023

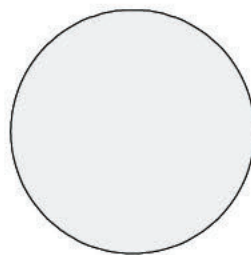
YOUR PORTFOLIO REVIEW

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

	Current Value	Allocation
Cash/Money Accounts	1,322.42	100.00%
TOTAL	\$1,322.42	100%

☐ Cash/Money Accounts



CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	0.01	0.05
Tax-Exempt Dividends	-	-
Taxable Dividends	-	-
Total	\$0.01	\$0.05

Your Estimated Annual Income \$0.13

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
+ML BANK DEPOSIT PROGRAM +FDIC INSURED NOT SIPC COVERED	1,321.00	100.00%

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4169.48	4109.31	3839.50
Three-Month Treasury Bills	5.03%	4.69%	4.34%
Long-Term Treasury Bonds	3.68%	3.65%	3.96%
One-Month BSBY	5.04%	4.92%	4.35%
NASDAQ	12226.59	12221.91	10466.48



Primary Account: 3455

YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

April 01, 2023 - April 28, 2023

INCOME SUMMARY

Account No.	This Report			Year to Date			Total YTD Income
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	
Non-Retirement							
455	-	-	-	-	-	-	-
484	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-

GAIN/(LOSS) SUMMARY

Account No.	Realized Gains/(Losses)				Long Term Capital Gain Distributions	Unrealized Gains/(Losses)	
	This Report Short Term	YTD Short Term	This Report Long Term	YTD Long Term		Short Term	Long Term
Non-Retirement							
455	-	-	-	-	-	-	-
484	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-

5:18 PM

Negita

05/19/23

Reconciliation Detail
Wells Fargo 3981, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						927.43
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/07/2023	dm	Wells Fargo	X	-927.43	-927.43
Total Checks and Payments					-927.43	-927.43
Total Cleared Transactions					-927.43	-927.43
Cleared Balance					-927.43	0.00
Register Balance as of 04/30/2023					-927.43	0.00
Ending Balance					-927.43	0.00

Wells Fargo Combined Statement of Accounts

April 17, 2023 ■ Page 1 of 5

**WELLS
FARGO**

REIKA KATHERINE NEGITA
YASUKO NEGITA
8 FLORAL TERRACE
TENAFLY NJ 07670

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at
www.wellsfargo.com/spottaxscams.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Summary of accounts**Checking and Savings**

<i>Account</i>	<i>Page</i>	<i>Account number</i>	<i>Ending balance last statement</i>	<i>Ending balance this statement</i>
Wells Fargo® Essential Checking	2	██████████ 3981	927.43	0.00
Wells Fargo Way2Save® Savings	4	██████████ 9530	1,063.95	0.00
Total deposit accounts			\$1,991.38	\$0.00



Wells Fargo® Essential Checking

Statement period activity summary

Beginning balance on 3/16	\$927.43
Deposits/Additions	0.00
Withdrawals/Subtractions	- 927.43
Closing balance on 4/7	\$0.00

Account number: 1[REDACTED] 3981

REIKA KATHERINE NEGITA
YASUKO NEGITA

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/7		Account Close Cashier's Check		927.43	0.00
Ending balance on 4/17					0.00
Totals			\$0.00	\$927.43	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.

IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Important information regarding upcoming changes to the Campus Card benefits linked to an Essential Checking account.

On May 8, 2023, Essential Checking accounts will no longer be eligible to avoid the monthly service fee when linked to a Wells Fargo Campus Card.

The \$7 monthly service fee for Essential Checking can be avoided if the account meets ONE of the following options each fee period:

- \$1,500 minimum daily balance
- \$500 or more in total qualifying direct deposits*

Receive a \$2 monthly service fee discount when you have online only statements for this account.

Statements include a monthly service fee summary with the dates of the fee period. The monthly service fee summary with the dates of the fee period is also available online in the account's Balance Details and in the mobile app in the Activity Summary section.

*A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP[®] network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa[®] or Mastercard[®] network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle[®], or deposits made at a branch or ATM are not considered a qualifying electronic deposit. An ACH direct deposit made available early with Early Pay Day does not count towards the bonus requirements until it posts to your account and is no longer pending (e.g., the pay date scheduled by your payor).

The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

Wells Fargo Campus Card program

Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of universities that participate in the Wells Fargo Campus Card SM program.

Please let us know if you have questions

If you have questions about these changes or would like to make changes to your account, please contact your local banker or call the number listed on your statement. We are here to help.

Thank you for banking with Wells Fargo. We appreciate your business.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

Outgoing wire transfer fees

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

5:19 PM

05/19/23

Negita

Reconciliation Detail

Wells Fargo 9530, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,063.95
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/07/2023	dm	Wells Fargo	X	-1,064.04	-1,064.04
Total Checks and Payments					-1,064.04	-1,064.04
Deposits and Credits - 1 item						
Deposit	04/01/2023			X	0.09	0.09
Total Deposits and Credits					0.09	0.09
Total Cleared Transactions					-1,063.95	-1,063.95
Cleared Balance					-1,063.95	0.00
Register Balance as of 04/30/2023					-1,063.95	0.00
Ending Balance					-1,063.95	0.00

Get started at wellsfargo.com/personalloan.

Wells Fargo Way2Save[®] Savings

Statement period activity summary

Beginning balance on 3/16	\$1,063.95
Deposits/Additions	0.09
Withdrawals/Subtractions	- 1,064.04
Closing balance on 4/7	\$0.00

Account number: [REDACTED] 9530

REIKA KATHERINE NEGITA
YASUKO NEGITA

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.09
Average collected balance	\$1,063.95
Annual percentage yield earned	0.14%
Interest earned this statement period	\$0.09
Interest paid this year	\$0.49

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
4/7	Interest Payment	0.09		
4/7	Account Close Cashier's Check		1,064.04	0.00
Ending balance on 4/17				0.00
Totals		\$0.09	\$1,064.04	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+
\$

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ |

Important Information You Should Know

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ If your account has a negative balance:

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ In case of errors or questions about your electronic transfers:

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



5:19 PM

05/19/23

Negita

Reconciliation Detail

Wells Fargo 6675, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						3,152.14
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/07/2023	dm	Wells Fargo	X	-3,152.16	-3,152.16
Total Checks and Payments					-3,152.16	-3,152.16
Deposits and Credits - 1 item						
Deposit	04/07/2023			X	0.02	0.02
Total Deposits and Credits					0.02	0.02
Total Cleared Transactions					-3,152.14	-3,152.14
Cleared Balance					-3,152.14	0.00
Register Balance as of 04/30/2023					-3,152.14	0.00
Ending Balance					-3,152.14	0.00

Wells Fargo Combined Statement of Accounts

April 17, 2023 ■ Page 1 of 6

**WELLS
FARGO**

YASUKO NEGITA
8 FLORAL TERRACE
TENAFLY NJ 07670

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at
www.wellsfargo.com/spottaxscams.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Summary of accounts**Checking and Savings**

<i>Account</i>	<i>Page</i>	<i>Account number</i>	<i>Ending balance last statement</i>	<i>Ending balance this statement</i>
Crown Classic Banking®	2	██████████675	3,152.14	0.00
Wells Fargo Way2Save® Savings	4	██████████9608	940.78	0.00
Total deposit accounts			\$4,092.92	\$0.00

Crown Classic Banking®

Statement period activity summary

Beginning balance on 3/16	\$3,152.14
Deposits/Additions	0.02
Withdrawals/Subtractions	- 3,152.16
Closing balance on 4/7	\$0.00

Account number: 1 [REDACTED] 6675

YASUKO NEGITA*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	\$0.02
Average collected balance	\$3,152.14
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.09

Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
4/7		Interest Payment	0.02		
4/7		Account Close Cashier's Check		3,152.16	0.00
Ending balance on 4/17					0.00
Totals			\$0.02	\$3,152.16	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.



IMPORTANT ACCOUNT INFORMATION

Important information regarding upcoming changes to your Crown Classic Banking Checking account.

Effective May 8, 2023, if the monthly service fee on this account can be avoided with an automatic payment to a Wells Fargo home mortgage, and automatic payment is discontinued, you have 12 fee periods from the date the payment was discontinued to meet ONE of the requirements to avoid the \$15 monthly service fee:

-\$1,000 or more combined minimum daily balance* in this Crown Classic Banking Checking account, other linked personal checking accounts, savings accounts, and outstanding balances in Wells Fargo personal loans, Wells Fargo Home Mortgage second mortgages and line amounts in Wells Fargo personal lines of credit, home equity lines of credit, and the line amounts shown on your most recent Wells Fargo credit card statements**

-\$1,000 or more combined minimum daily balance* in Time Accounts (CDs), and FDIC-insured Retirement accounts

-Make a monthly automatic loan payment from this checking account to a Wells Fargo Home Mortgage loan***

The 12-month fee waiver will no longer apply if your account is changed to a different checking product.

You can determine when your account's fee period starts by reviewing the monthly service fee summary section of your account statement. The monthly service fee summary is also available online in your account's Balance Details and in the Activity Summary section of the mobile app.

*For checking accounts with a combined balance option to avoid the monthly service fee (excluding Prime Checking and Premier Checking accounts), the combined balance is determined one business day prior to the last business day of your fee period. Each checking account offering a combined balance option defines the type of account balance (example: minimum daily balance, average ledger balance) required that can contribute to the combined balance.

**Accounts linked to this Crown Classic Banking Checking account cannot simultaneously be linked to any other Wells Fargo checking account to meet the combined balance option for that account to avoid the monthly service fee. Effective September 16, 2019, only accounts with the same account owners on this Crown Classic Banking Checking account will be linked automatically. Talk to a banker to link accounts where the account owners vary. Excludes student, first mortgage, and certain direct and indirect loans. Loans and lines of credit from certain affiliated companies like Wells Fargo Auto, Wells Fargo Leasing, and Wells Fargo Direct also cannot be linked.

***If you refinance your Wells Fargo Home Mortgage loan with another lender, the monthly automatic loan payments will no longer be used to avoid the monthly service fee. If you refinance your mortgage with Wells Fargo Home Mortgage, if eligible you can set up monthly automatic loan payments from this checking account to the new Wells Fargo Home Mortgage loan.

Please Note

The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes or would like a different account, please contact your local banker or call the number listed on your statement.

Thank you for banking with Wells Fargo. We appreciate your business.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

Outgoing wire transfer fees

5:20 PM

05/19/23

Negita

Reconciliation Detail

Wells Fargo 9608, Period Ending 04/30/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						940.78
Cleared Transactions						
Checks and Payments - 1 item						
Check	04/07/2023	dm	Wells Fargo	X	-940.84	-940.84
Total Checks and Payments					-940.84	-940.84
Deposits and Credits - 1 item						
Deposit	04/07/2023			X	0.06	0.06
Total Deposits and Credits					0.06	0.06
Total Cleared Transactions					-940.78	-940.78
Cleared Balance					-940.78	0.00
Register Balance as of 04/30/2023					-940.78	0.00
Ending Balance					-940.78	0.00

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

Other Wells Fargo Benefits**Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.

Wells Fargo Way2Save[®] Savings**Statement period activity summary**

Beginning balance on 3/16	\$940.78
Deposits/Additions	0.08
Withdrawals/Subtractions	- 940.86
Closing balance on 4/7	\$0.00

Account number: [REDACTED] 9608

YASUKO NEGITA

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.08
Average collected balance	\$940.78
Annual percentage yield earned	0.14%
Interest earned this statement period	\$0.08
Interest paid this year	\$0.43

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/7	Interest Payment	0.08		
4/7	Account Close Cashier's Check		940.86	0.00
Ending balance on 4/17				0.00
Totals		\$0.08	\$940.86	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

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Thank you for banking with Wells Fargo.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+
\$

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ |

Important Information You Should Know

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ If your account has a negative balance:

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ In case of errors or questions about your electronic transfers:

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

